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What is claimed is:

1. In a system for marketing products and services which includes a customer computerized communications facility, a central computerized communications facility remote therefrom, and a data link between them, the improvement including: computer means at both the customer computerized communications facility and the central computerized communications facility, adapted to transmit and receive images and data between them; means for also establishing voice contact between the two communications facilities; a database located at the central computerized communications facility containing products and services information; input means at the customer computerized communications facility adapted to enable a passive type of customer to access that database to view a presentation established to educate the customer about goods and services; input means adapted to enable a dependent type of customer to contact a representative at the central computerized communications facility, and concomitantly to access the database to go to his desired level of information; and input means adapted to enable an independent type customer to proceed to a higher level of information and, in a self-service mode, to browse through the database to view desired information to learn about goods and services at his desired level of knowledge; means enabling all types of customers at any time they desire personal assistance to utilize the

means establishing voice contact to talk to a representative at the central computerized communications facility; input means located at the customer computerized communications facility and application software located at the central computerized communications facility enabling any type of customer to download from the central computerized communications facility to the customer computerized communications facility information desired by the customer.

2. The improved system of claim 1 wherein the computerized communications facility includes input means located at the customer computerized communications facility and application software located at the central computerized communications facility enabling either type of customer to download from the central facility to the customer computerized communications facility instruments finalizing a transaction relative to the goods and services.

3. The improved system of claim 1 wherein the customer computerized communications facility includes means for communicating with a number of different central computerized communications facilities.

4. The improved system of claim 3 including means enabling a customer to speak with more than one representative.

5. The improved system of claim 4 wherein one representative is located at a retail sales store, and the other representative is located at a banking institution.

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